

**COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF INSURANCE**

**AGENT LICENSING DIVISION**

*Treva W. Donnell, Director*

**ADMINISTRATOR**

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**This document is for general information purposes only. It does not amend or precede provisions of the Kentucky Revised Statutes or Administrative Regulations. For more complete information, refer to the Kentucky Insurance Code.**

An administrator (also known as a third party administrator or TPA) is an individual or business entity that collects premiums from or settles claims on Kentucky residents in connection with life or health policies or annuity contracts. An authorized insurer shall not do business in Kentucky with an unlicensed administrator.

**Exceptions** – An administrator license is not required for the following activities:

- Employer acting on behalf of its employees or its affiliated corporation's employees;
- Union acting on behalf of its members;
- Authorized insurer, which is acting as the insurer with respect to the contract if the insurer is settling claims on its own policies;
- Licensed agent with a line of authority for life or health whose activities are limited exclusively to the sale of insurance;
- Creditor acting on behalf of its debtors with respect to those debts;
- Trust and the trust's representatives acting in conformity with 29 U.S.C. sec. 186;
- Trust exempt from taxation under 26 U.S.C. sec. 501(a) and its representatives acting under 26 U.S.C. sec. 401(f);
- Financial institution subject to regulation by banking authorities;
- Credit card company that collects premium if it does not settle claims; and
- Individual who adjusts or settles claims in the normal course of practice or employment as an attorney-at-law, if the attorney does not collect charges or premiums.

**Statutory Responsibilities and Duties of Administrator** – Specific requirements and restrictions for administrators are set out in KRS 304.9-371 through 304.9-377 and 304.9-436. The licensee should refer to this section of the Kentucky Insurance Code for details relating to contracts, payments, records, use of advertising, fiduciary accounts, claims payment, compensation, and notice to insureds. Licensed administrators will be held to compliance with these statutes as well as to all other applicable provisions in the Insurance Code.

## WARNINGS

**Notice of Action Against License** – Every licensee must notify the Department of Insurance in writing within 30 days of initiation of:

- **Disciplinary action** taken by any jurisdiction against the license or any other professional license;  
or
- **Criminal action** taken by any jurisdiction against the licensee.

**Address Change or Name Change** – Every licensee must notify the Department of any change in residence address, business address, or legal name within 30 days of the change. Agents, individual or business entity, surplus lines brokers, rental vehicle agents and managing employees, specialty credit producers and managing employees, reinsurance intermediary brokers, and reinsurance intermediary managers are subject to a penalty up to \$1,000 for failure to do so. Adjusters, administrators, life settlement brokers, life settlement providers, and consultants are subject to a penalty up to \$2,000 for failure to do so.

**Address changes and Name changes** should be submitted through eServices secure account by clicking on eServices at <http://insurance.ky.gov> to set up a password protected account. (Moving from Kentucky to another state may require surrendering the resident license and applying for non-resident license. Also moving to Kentucky from another state may require surrendering the non-resident license and applying for a Kentucky resident license.)

**Name changes for Business Entities** should also be submitted through eServices, and resident licensee's changes will be verified on the Kentucky Secretary of State's Office Web site.

**Corrected License Certificate** – Insurance law requires the license certificate contain the licensee's name, and city and state of principal place of business address. When this information is changed, the Department will mail a new license certificate to the licensee.

## MISCELLANEOUS INFORMATION

**Notice of Commissioner's Order** – Every licensee is deemed to have received any notice or order of the Commissioner mailed to the licensee's address on file with the Department of Insurance.

**Licensee's Office Open to Public** – If Kentucky is the home state, the licensee is required to have and maintain an office in Kentucky that is accessible to the public, and that is the place where the licensee principally conducts transactions under the license. This requirement does not prohibit the licensee from maintaining this office in the office of an insurer, in the office of the employer, or in the home of the licensee. (Kentucky is the home state if the licensee has a Kentucky resident license or has a Kentucky principal place of business without a resident license from another state.)

**Display of License and Retention of Records** – The license of all licensees must be conspicuously displayed in each Kentucky place of business in a location customarily open to the public. In addition, complete records of transactions under the license must be kept at the place of business for at least 5 years after completion of the purpose for which it was created. [KRS 304.9-390 and 806 KAR 2:070]

**Service of Process** – All non-resident licensees are deemed to have irrevocably appointed the Kentucky Secretary of State to receive service of process in any court action against the licensee arising out of transactions under the Kentucky license.

**Certification / Clearance Letter from Kentucky Department of Insurance** – If an applicant for a license in another state holds or has held a Kentucky resident license, the other state may require a letter from the Kentucky Department of Insurance. A certification letter states that the license is active and in good standing in Kentucky (needed to license a Kentucky resident licensee as a non-resident licensee in another state). A clearance letter states that the former licensee was in good standing at the time the Kentucky license terminated (needed to license a former Kentucky resident licensee as a resident licensee in another state). Kentucky has combined these two letters:

- If the license is active, the letter will serve as a certification letter for the current license activity; and
- If the license is no longer active, the letter will indicate the last date of license and the date it became inactive, thus serving as a clearance letter.

Each letter must be requested online at <http://insurance.ky.gov>. Click eServices, set up a password-protected account, and complete the Certification/Clearance Letter Request Form. Complete the licensee's full name, identification number (the licensee's Social Security number, Federal Employer Identification Number, or Department of Insurance identification number), and type of letter needed.

Also, the licensee must indicate where the processed paperwork should be mailed by providing the correct address on the request. Fees may be paid by credit or debit card online, or make check payable to the “Kentucky State Treasurer” in an amount of \$5 for each letter requested. The fee must be included with the request.

**Certification / Clearance Letters to Kentucky Department of Insurance** – Kentucky no longer requires a letter (only verification through the NAIC Producer Database) from the other state if the applicant for a Kentucky license holds or has held a resident license in the other state.

**Request for Kentucky Non-resident License:**

- Kentucky will verify electronically through NAIC Producer Database, that the non-resident applicant is licensed and in good standing in the resident state.
- A non-resident individual or business entity, which has a Kentucky non-resident license and changes its home state, must file Record Correction **Form 8303**.

**Request for Kentucky Resident License:**

- Kentucky will verify electronically through NAIC Producer Data Base, that the non-resident applicant is no longer licensed in the other state.

**Purchase of Kentucky Insurance Code** – Because there is so much involved in the licensing and the legal requirements imposed on a licensee, the Department suggests that every licensee get a copy of the current edition of the *Kentucky Insurance Laws and Regulations*. This Kentucky insurance code can be purchased through the Department of Insurance. It will provide a better understanding of Kentucky insurance laws and procedures. In the alternative, the licensee may access Kentucky’s insurance laws and administrative regulations through the Legislative Research Commission Web site at [www.lrc.ky.us](http://www.lrc.ky.us) under “Legislative Resources.”

**Forms and Additional Information** – Kentucky-specific applications and most other forms for all licensees are available through the Department’s Web site at <http://insurance.ky.gov> under the “Agent Licensing” section of the menu titled “Licensee Procedures, Forms and Information.” Also visit this Web site for additional information on all types of licenses, as well as verification of license status, continuing education credit, appointment, designations with business entities, etc. The Licensing Division is also available to provide information and answer questions through its e-mail address at [DOI.AgentLicensingMail@ky.gov](mailto:DOI.AgentLicensingMail@ky.gov) or by telephone at (502) 564-6004.

## **INDIVIDUAL RESIDENT OR NON-RESIDENT ADMINISTRATOR**

The Kentucky Insurance Code provides for the licensing of administrators without distinguishing between resident and non-resident applicants.

**QUALIFICATIONS** – To be licensed as an administrator, the Department of Insurance must determine that the applicant:

- Is at least 21 years old;
- Is competent, trustworthy, reliable, and of good reputation;
- Has attained an educational level acceptable to the commissioner;
- Is financially responsible;
- Is a resident of Kentucky or is currently licensed and in good standing in home state;
- Has not had any Kentucky insurance license or application terminated for cause; and
- Has paid the fee.

**APPLICATION** – The applicant is required to certify, under penalty of perjury, that the application for the license is true. Further, the Department of Insurance must receive the following to process an individual's application:

- ☐ Individual License Application – **Form 8301** or NAIC Uniform Individual Application (completed in its entirety and attaching the appropriate information) or electronically submit the application at [www.nipr.com](http://www.nipr.com).
- ☐ Criminal background report from Administrative Office of the Courts for resident applicants (obtain the report by applying online at <http://ky.courts.gov>; submit a copy of the report received with the application)
- ☐ Proof of financial responsibility
- ☐ If using assumed name, submit copies of Certificate of Assumed Name filed with each Kentucky County Clerk where the applicant intends to transact business
- ☐ All applicable non-refundable fees

**FEES** – The administrator license applicant must remit \$50 for the license.

**CRIMINAL BACKGROUND CHECK** – Statutory changes require the Department to assume responsibility for investigating whether the individual applying for an agent license is trustworthy, reliable, and of good reputation before issuing the license. As part of that investigation, the individual must submit a current criminal background report with his or her completed license application. You must request a criminal background report from the Administrative Office of the Courts (AOC) online at: <http://www.courts.ky.gov/aoc/AOCFastCheck.htm>. Under Help Links, click **Register/Log in to Public Menu**. If you are a first time user, click on **REGISTER** to create account; if you have an account, **LOGIN** with username and password, then click on **AOCFastCheck**, click **Add a New Batch**, under Category select **Licensing**, under Group select **Dept of Insurance (DOI)**, and under Reason select **Licensing**. Follow directions to complete your online request. Cost is \$15.

A copy of the report must be included with the application for license. Note that the background report from AOC is valid for 60 days. At the end of 60 days from the report issue date, a new report will be required if the license has not been issued. If you apply for a new license or new line of authority, a new background check report is required.

**PRE-LICENSING TRAINING** – N/A

**EXAMINATION** – N/A

**APPOINTMENT** – N/A

**ADDITIONAL LINES OF AUTHORITY** – N/A

**LICENSE RENEWAL** – The license continues in force until expired, suspended, revoked, or otherwise terminated if the licensee makes a written request for continuation and confirms certain other information in the Department of Insurance's records, and pays the renewal fee of \$50.

The renewal and the payment of the license renewal fee are due by the end of the individual licensee's

birth month in:

- Odd-numbered years for licensee born in odd year; and
- Even-numbered years for licensee born in even year.

License is renewed online.

- **Renewal Notification is mailed** to the current address of record filed with the Department at least 30 days before the renewal deadline, and posted to the Web site six months prior to the renewal.
- **Confirmation** of renewal information is available on our Web site at <http://insurance.ky.gov> at eServices.
- **Renewal Period** is based solely on the licensee's birth date.
- **Renewal Deadline** is no later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Each licensee must:

- **Renew online through eServices** at <http://insurance.ky.gov> or [www.nipr.com](http://www.nipr.com).

The licensee may check the Department's Web site to confirm that the license has renewed.

**Failure to Renew License by Deadline** – If the Department does not receive the license renewal invoice and any required fees by the deadline, the license will be automatically terminate as of the deadline. The licensee will be prohibited from transacting insurance business until the license is reissued.

However, if the licensee submits the renewal invoice, the late renewal penalty payment, and any required renewal fees within 60 days after the deadline, the license may be reissued without the need for a new license application or other documentation. Upon expiration of the 60 days, the license will be inactive. Note that there will be a gap in the license (and any appointments) from the inactive date until the date the Department receives and approves a reinstatement application with required attachments.

**CONTINUING EDUCATION** – N/A

## **BUSINESS ENTITY RESIDENT OR NON-RESIDENT ADMINISTRATOR**

The Kentucky Insurance Code provides for the licensing of administrators without distinguishing between resident and non-resident applicants.

**QUALIFICATIONS** – To be licensed as an administrator, the Department of Insurance must determine that the applicant:

- Is competent, trustworthy, reliable, and of good reputation;
- Is financially responsible;
- Has not had any Kentucky insurance license or application terminated for cause;
- Has only licensed individual administrators authorized to act for the business entity under the administrator license and the individuals have been designated with the Department of Insurance; and
- Has paid the fee.

**APPLICATION** – The applicant is required to certify, under penalty of perjury, that the application for the license is true. Further, the Department of Insurance must receive the following to process a business

entity's application for an administrator license:

- ☐ Business Entity License Application – **Form 8301-BE** or NAIC Uniform Business Entity Application (completed in its entirety and attaching the appropriate information) or electronically submit the application at [www.nipr.com](http://www.nipr.com)
- ☐ List of all individual licensed Administrators designated to act under business entity license
- ☐ For each individual to act under business entity license
  - Individual License Application – **Form 8301** OR
  - Identification number for Kentucky administrator license
- ☐ Administrator Application Certification and Attestation (Form 8301-TPA)
- ☐ Register with the Kentucky Secretary of State's Office ([www.sos.ky.gov](http://www.sos.ky.gov))
  - Certificate of Good Standing
- ☐ If using assumed name, copies of Certificate of Assumed Name filed with Kentucky Secretary of State ([www.sos.ky.us](http://www.sos.ky.us)) and each Kentucky County Clerk where the applicant intends to transact business
- ☐ All applicable non-refundable fees

**FEES** – The applicant must remit \$50 for the license plus all applicable fees for each individual for whom a **Form 8301** or NAIC Uniform Individual application is filed. (See fees for individuals applying for the same license in the prior section.)

**PRELICENSING TRAINING** – N/A

**EXAMINATION** – N/A

**FINANCIAL RESPONSIBILITY** – Administrators are required to demonstrate financial responsibility. Although the amount of coverage is not set out in law, the applicant must file proof of financial responsibility through the documentation required to be filed with the application (Administrator Applicant Certification and Attestation From 8301-TPA) showing how the administrator will handle the funds received as premium and paid for claims.

**APPOINTMENT** – N/A

**ADDITIONAL LINES OF AUTHORITY** – N/A

**LICENSE RENEWAL** – The license continues in force until expired, suspended, revoked, or otherwise terminated if the licensee makes a written request for continuation and confirms certain other information in the Department of Insurance's records, and pays the renewal fee of \$50.

The renewal invoice and the payment of the license renewal fee stated on the renewal invoice are due from the business entity licensee **by March 31 in**

- Odd-numbered years for a business entity licensed in an odd-numbered year, and
- Even-numbered years for a business entity licensed in an even-numbered year.

(At least 75 days before the renewal deadline, the Department will send the licensee a renewal notification containing all of the information to renew the license.)

License is renewed online.

- **Renewal notice is mailed** to the current address of record filed with the Department at least 30 days before the renewal deadline, and posted to the Web site simultaneously.
- Renew online at <https://www.nipr.com> or <http://insurance.ky.gov>
- **Confirmation** of renewal information is available on our Web site at <http://insurance.ky.gov> on eServices in the top right corner.
- **Renewal Period** is based solely on the licensee's birth date. Licensees must initially be licensed for one full year, and then are subject to renewal.
- **Renewal Deadline** is no later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Individual license renewal is solely the responsibility of the licensee. **Each licensee must:**

- **Renew online and pay** any required non-refundable license renewals fees.

The licensee can check the Department's Web site to confirm that the license has been renewed.

**Failure to Renew License by Deadline** – If the Department does not receive the license renewal invoice and any required fees by the deadline, the license will be automatically terminated as of the deadline. The licensee will be prohibited from transacting insurance business until the license is reissued.

However, if the licensee submits the renewal invoice, the **late renewal penalty payment**, and any required renewal fees within 60 days after the deadline, the license may be reissued without the need for a new license application or other documentation. Upon expiration of the 60 days, the license will be inactive. Note that there will be a gap in the license (and any appointments) from the inactive date until the date the Department receives and approves a new application with required attachments.

## **CONTINUING EDUCATION –N/A.**

### **Statutory Background**

**KRS 304.9-052(2)** provides in relevant part:

For the protection of the people of this state, the commissioner shall not issue, continue, or permit to exist any administrator license for any person unless such person demonstrates to the satisfaction of the commissioner that the following standards are met:

(d) The applicant is financially responsible.

**KRS 304.9-371(1)** provides:

No administrator shall act as such without a written agreement between the administrator and the insurer. Such written agreement shall be retained as part of the official records of both parties to the transaction for the duration of the agreement and at least five (5) years thereafter. Such written agreement shall contain provisions which include the requirements of KRS 304.9-372 to 304.9-377, except insofar as those requirements do not apply to the functions performed by the administrator.

**KRS 304.9-375** provides:

All charges or premiums collected by an administrator on behalf of or for an insurer and return premiums or charges received from such insurer shall be held by the administrator in a fiduciary capacity. Such funds shall be immediately remitted to the person or persons entitled thereto, or shall be deposited promptly in a fiduciary bank account established and maintained by the administrator. If charges or premiums so deposited have been collected on behalf of or for more than one (1) insurer, the administrator shall cause the bank in which such fiduciary account is



maintained to keep records clearly recording the deposits and withdrawals from such account on behalf of or for each insurer. The administrator shall promptly obtain and keep copies of all such records and, upon request of an insurer, shall furnish such insurer with copies of such records pertaining to deposits and withdrawals on behalf of or for such insurer. The administrator shall not pay any claim by withdrawals from such fiduciary account. Withdrawals from such fiduciary account shall be made, as provided in the written agreement between the administrator and the insurer, for:

- (1) Remittance to an insurer entitled thereto;
- (2) Deposit in an account maintained in the name of such insurer;
- (3) Transfer to and deposit in a claims paying account with claims to be paid as provided in KRS 304.9-376;
- (4) Payment to a group policyholder for remittance to the insurer entitled thereto;
- (5) Payment to the administrator of its commission, fees, or charges; or
- (6) Remittance of return premium or charges to any person entitled thereto.

**KRS 304.9-376(1)** provides:

All claims paid by the administrator from funds collected on behalf of the insurer shall be paid only on drafts of and as authorized by such insurer.

In order to determine if provisions have been made to comply with these requirements related to financial responsibility, including handling of premiums and claims payments, the Department has instructed on the license application that applicants are to submit a sample of the written agreement to be used with the insurer, documentation of a fiduciary bank account established by the applicant, and a sample of the separate claims paying account that will be established for each insurer.

**AGENT LICENSING DIVISION  
GUIDELINES FOR PROCESSING LICENSING APPLICATIONS WITH  
NEGATIVE BACKGROUND INFORMATION  
APPROVAL / DENIAL/PROBATION**

**Initial Application**

1. Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? Yes\_\_\_\_\_ No\_\_\_\_\_

“Crime” includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations or convictions involving driving under the influence (DUI) or driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile offenses. “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document, and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

If you have a felony conviction, have you applied for a waiver as required by 18 USC 1033?

N/A\_\_ Yes \_\_ No\_\_

If so, was that waiver granted? (Attach copy of 1033 waiver approved by home state.)

N/A\_\_ Yes\_\_ No\_\_

**Renewal Application**

1. Since the last home state renewal, have you been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld? Yes\_\_ No\_\_

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. When all documentation is complete, the application goes to “review.” Details on what exactly is needed are as follows:

- a written statement explaining the circumstances of each incident (Must be VERY detailed – complete explanation – not just three or four sentences.)
- a copy of the charging document (police citation, indictment, warrant, or other court document you received when charges were made).
- a copy of the official document which demonstrates the resolution of the charges or any final judgment (court document showing final judgment of conviction, diversion agreement, or final court order signed by judge).
- If these documents are no longer available from the court office, then a letter must be submitted from that court office stating they have been destroyed, OR a computer printout from the court office that is “certified” by a court employee may be submitted in lieu of the original documents.

## **Initial Application**

2. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of limited liability company ever been involved in an administrative proceeding regarding any professional or occupational license, or registration? Yes\_\_\_\_\_ No\_\_\_\_\_

## **Renewal Application**

2. Since the last home state renewal, have you or any business in which you are or were an owner, partner, officer, or director ever been involved in an administrative proceeding regarding any professional or occupational license?

“Involved” means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation or surrendering a license to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

*If you answer yes, you must attach to this application:*

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgment. (consent decree, agreed order, stipulation agreement, or letter from state issuing penalty)

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After receiving all attachments, the application goes to “review.”

## **Initial Application**

3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer, or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others. Yes\_\_\_\_\_ No\_\_\_\_\_

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type, date, and location of bankruptcy.

Agent Licensing reviews all documentation on demand, judgment, or bankruptcy. The applicant is contacted if additional documentation is required for determination. If there is a bankruptcy other than personal, Agent Licensing requests that the “Discharge of Debtor” is attached to application with a brief explanation of reason for bankruptcy. Also, if the bankruptcy happened within the last 2 years, a list of creditors must be supplied. Agent Licensing accepts faxed copies.

- **NOTE relative bankruptcies:**

- Do not include personal debt such as credit cards, mortgages, hospital bills, automobile debts.
- This answer requires that you reveal business bankruptcies.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? Yes\_\_\_\_\_ No\_\_\_\_\_

If you answer yes, identify the jurisdiction(s): \_\_\_\_\_

According to KRS 304.9-440 (1)(o) and other applicable state law, the Department denies any applicant who has delinquent tax obligation that is not the subject of a repayment agreement in Kentucky. However, we will keep the application in a pending status for an extended period of time to allow applicant to contact Kentucky Revenue Cabinet and set up a repayment agreement. It may be necessary to issue an agreed order of probation for the same period of time it takes to repay the obligation to the state. Once the agreed order is signed by the applicant and the commissioner, the application will be processed.

### **Initial Application**

5. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitration, or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes \_\_\_\_\_ No \_\_\_\_\_

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident, (*Written statement giving full details of each incident involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty.*)
- b) a copy of the petition, complaint or other document that commenced the lawsuit or arbitration, or mediation and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.

Agent Licensing checks to make sure all three of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After all documentation is received, application goes to “review.”

### **Initial Application**

6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? Yes \_\_\_\_\_ No \_\_\_\_\_

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) copies of all relevant documents.

Agent Licensing checks to make sure all of the above-mentioned requests are attached to the application. If not, Agent Licensing writes back to the applicant to obtain these records. After all documentation is received, application goes to “review.”

### **Initial Application**

7. Do you have a child support obligation in arrearage? Yes \_\_\_\_\_ No \_\_\_\_\_

If you answer yes,

- a) by how many months are you in arrearage?
- b) are you currently subject to and in compliance with any repayment agreement?
- c) Are you the subject of a child support related subpoena warrant?

**(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)**

Agent Licensing requires applicant to submit official documentation showing that child support payments are being made. This may be a computer printout from court-ordered overseer of the account, or a copy of pay stubs showing automatic withdrawal of child support payments.

## **NOTES:**

- Our primary goal is to process application without infractions and applications with legal background infractions that are not serious within one to two business days. The Division's business history indicates that most documents can be successfully processed within that timeframe.
- Any time a background infraction is disclosed, the review may require additional days to process. Based on the charges, the application may be pending review for several weeks, even several months. Occasionally, it is necessary to contact other attorneys or court offices to obtain all the information we need to make a fair judgment.
- A decision for application is never made by discussing background infractions by phone prior to application. All background infractions are reviewed individually, on a case-by-case basis.